

# Employee Benefits Guide

## TRANSIT ATU 587



King County  
Investing in  
**YOU**

## Welcome

At King County, we recognize the value of our people and offer a comprehensive benefits package designed to meet the diverse needs of our employees and support your health and well-being.

This guide contains information about your benefits choices, eligibility, and enrollment to help you select the benefits that will help you and your family stay healthy and productive.

The King County benefit package includes medical, dental, vision, pharmacy, life, AD&D, and long-term disability insurance, Flexible Spending Accounts, a retirement plan, and a deferred compensation plan.

For additional benefits information, use the Contacts and Resources listed at the end of this guide, or go to [kingcounty.gov/benefits](http://kingcounty.gov/benefits).

## Transit ATU 587 employees

You are eligible for one of the following Transit Amalgamated Transit Union (ATU) Local 587 benefit plans:

- ☐ Full-time Full Benefits
- ☐ Part-time Full Benefits
- ☐ Part-time Partial Benefits

Complete the enrollment form included with this guide and return them to the Benefits office. If you do not return your enrollment form by the due date, your eligible family members may not be covered and default coverage may be assigned.

**Enrollment Form Due:** Within 30 days



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This guide is a condensed outline of our benefits, eligibility requirements, and enrollment procedures and is not a legal contract. Full details of the plans are provided in the plan documents that govern each plan and are posted at [kingcounty.gov/plan-details](http://kingcounty.gov/plan-details). King County, as plan administrator, has the sole discretionary authority to determine eligibility for benefits and the terms of the plans and reserves the right to amend or terminate benefit plans at any time in whole or in part, for any reason.

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# Eligibility

As a King County Transit ATU 587 employee, you are eligible to participate in either the Part-time Partial Benefits Plan, the Part-time Full Benefits Plan, or the Full-time Full Benefits Plan. Eligibility is determined by an agreement between King County and Amalgamated Transit Union Local 587. If you have any questions regarding eligibility, contact your base chief.

## Part-time Partial Benefits Plan

You become eligible for the Partial Benefits Plan on the first of the month following a) your hire date, or, b) the day after your qualification date; **whichever is later**. If the later of your hire date or the day after your qualification date is the first of the month, you become eligible that same day. Your hire and qualification dates are determined by your department.

- You may purchase medical, dental, and vision coverage for yourself and your eligible family members. You must elect medical coverage for yourself in order to elect any family member coverage.
- The cost of your medical, dental, and vision coverage is partially subsidized by King County, but family member coverage isn't.
- You must enroll in medical coverage to receive dental coverage. You may enroll in vision coverage without enrolling in medical coverage.
- King County pays for basic life, basic accidental death and dismemberment (AD&D), and basic long-term disability (LTD) insurance for you. You may elect supplemental life and supplemental AD&D insurance for yourself and your eligible family members and supplemental LTD for yourself.

## Part-time Full Benefits Plan

Under the Full Benefits Plan, you receive King County-paid medical, dental, and vision coverage for you and the eligible family members you enroll, plus basic life, basic AD&D, and basic LTD for you. You may enroll eligible family members and add or change supplemental life, supplemental AD&D, and supplemental LTD.

You become eligible for the Full Benefits Plan when any of the following occurs:

- You select a work assignment of four or more hours during the fall Pick. Your coverage on the Full Benefits Plan begins Oct. 1 of that year, and continues through Dec. 31 of the following year.
- You select a work assignment of four or more hours during any other Pick. Your coverage on the Full-Benefits Plan begins on the first day of the month after you begin working that assignment and continues through Dec. 31 of the same year.
- You receive 1,040 or more paid hours in the 26 pay periods ending with the pay period that includes June 30. Your coverage on the Full Benefits Plan becomes effective Jan. 1 of the following year and continues through Dec. 31 of the same year.

- You select a work assignment of four or more hours at least once per year and you have 10 or more years of part-time seniority on Dec. 31 of the previous year. Your coverage on the Full Benefits Plan begins on the first day of the month after you begin working that assignment and continues through Dec. 31 of the following year.

Note: A “move-up” is not considered a “Pick.”

Average pay time is used to determine whether an assignment is four or more hours. If the average pay time is different than the selected time, it is noted on the Pick postings. The average pay time must equal four or more hours to guarantee coverage on the Full Benefits Plan. An average pay time of three hours and 59 minutes or less does not guarantee coverage on the Full Benefits Plan, regardless of actual time worked.

Paid hours include hours worked (including overtime) and paid time off (including vacation and sick leave) as a transit operator, although no credit is given for hours paid as a part-time transit operator trainee. If you’re detailed out of classification during the review period, the hours paid in the out-of-class position are included. You receive credit for a selected assignment for the first 30 days of unpaid union leave accrual. Cash-outs and premium pay aren’t included, and no credit is given for job-injury time-loss.

## Full-time Full Benefits Plan

Under the Full-time Full Benefits Plan, you receive King County-paid medical, dental, and vision coverage for you and the eligible family members you enroll, plus basic life, basic AD&D, and basic LTD for you. You may enroll eligible family members and add or change supplemental life, supplemental AD&D, and supplemental LTD.

You become eligible for the Full-time Full Benefits Plan when you are hired or transferred into a full-time operator position.

## Eligible family members

Qualifying family members are eligible for coverage on the following King County benefit plans:

- Medical, dental, and vision
- Supplemental life
- Supplemental accidental death and dismemberment (AD&D) insurance

Eligible family members include:

- Your legal spouse or state-registered domestic partner
- Your children, up to age 26, regardless of marital status or dependent status. “Children” includes stepchildren and all children legally placed in your home (e.g., adopted designated wards, foster children, children placed with you as their legal guardian).

**Note:** All county-paid coverage—except medical—ends when your child reaches age 23. You may elect to continue dental, vision, life, and AD&D until your child reaches age 26 and pay the related premiums through payroll deduction.

If you do not enroll eligible family members now, you must wait until the next Open Enrollment period, unless you experience a Qualifying Life Event (see Enrollment section) or become eligible for a different benefit plan.

Upon the initial enrollment of any family member, you will be required to provide the following documentation to substantiate your family member:

- **Spouse/domestic partner:** Marriage certificate/certificate of state-registered domestic partnership AND proof of shared obligation and responsibility.
- **Child:** Birth certificate, adoption/placement papers, or court documents establishing legal custody.

Tax implications for domestic partner health coverage: When you cover a state-registered domestic partner and/or your domestic partner's children on your medical, dental, or vision plan, the IRS taxes you on the value of the coverage. For more information about domestic partner coverage, go to [kingcounty.gov/benefits>Health Benefits>Benefit costs](https://kingcounty.gov/benefits>Health Benefits>Benefit costs).

**If you and your spouse/state-registered domestic partner are both King County employees:**

- Dual coverage is not allowed. You may not cover each other on medical, dental, vision, supplemental life, and supplemental accidental death and dismemberment (AD&D) plans.
- You may both cover your children on your medical, dental, and vision plans; however, with coordination of benefits, there are limited extra benefits.
- Full-time and Part-time Full Benefits employees: You may waive medical coverage and be covered as a family member. You still retain access to your own dental and vision coverage and both parents may cover children on their dental and vision coverage. You receive an extra \$65 per month for opting out of medical coverage (this does **not** apply to employees on the Part-time Partial Benefit Plan). See the **Waiving medical coverage** section for details.

# Enrollment

1. **Understand your choices.** Before enrolling, read this guide carefully and consider your choices. You can get additional information at [kingcounty.gov/benefits](http://kingcounty.gov/benefits). After your enrollment period ends, you will not be able change your benefit elections until the next Open Enrollment period unless you experience a Qualifying Life Event (see additional information, below) or a status change resulting from a Pick.
2. **Review your options with your family.** If other individuals will be affected by your elections, include them in the decision-making process.
3. **Complete the Benefit Enrollment Form included with this guide.** Be sure to include Social Security numbers, birth dates, and required documentation for eligible family members you plan to enroll.
4. **Return Enrollment form to the Benefits office.** The deadline to return enrollment forms is printed on the cover of this guide. If your form is not received by the deadline, you will be assigned default medical, dental, vision, basic life, basic AD&D, and basic LTD coverage, however your eligible family members will not receive coverage.
5. **ID cards will be mailed.** You will receive your medical ID card within four to six weeks of submitting your enrollment form. No cards are issued for dental or vision.

## When coverage begins

If all enrollment requirements are completed on time, coverage begins on the following dates:

- **New hire/rehire:** Your benefit coverage begins the first calendar day of the month following your hire date (the first day you report to work). However, if your hire date is the first calendar day of the month, your coverage begins the same day.
- **Status change resulting from a Pick:** If you become eligible for a different benefits plan as the result of a Pick, your benefits begin on the first day of the month following your start date on the new shift or the date designated in your collective bargaining agreement.
- **Open Enrollment:** The elections you make during annual Open Enrollment become effective Jan. 1.

## Changing your benefits during the year

IRS regulations limit when you can make changes to your benefits during the year. Once you've submitted your benefits elections, you cannot change your medical, dental, vision, or FSA elections outside the annual Open Enrollment period, which takes place each fall, unless you experience a Qualifying Life Event.

### Qualifying Life Events

If one of the following events occurs, you have 30 days from the date of the event to notify the Benefits team and request changes to your coverage.

- Getting married or divorced

- Establishing or ending a domestic partnership
- Becoming a parent (through birth, adoption, or legal custody)
- Losing existing health coverage
- Becoming disabled
- Retiring
- Leaving King County employment
- Death of a spouse/domestic partner or child

Your change in coverage must be consistent with your change in status. Change forms can be found on the Benefits website at [kingcounty.gov/benefits](http://kingcounty.gov/benefits) > Benefit enrollment and changes. Coverage changes due to a qualifying event, with the exception of adding a newborn to coverage, become effective on the first day of the month following the date of the qualifying event.

### **You can make the following changes any time:**

- Discontinue family member coverage
- Discontinue or reduce supplemental insurance: Life, AD&D, and LTD
- Request continuation of coverage for a child past age 26, if all of the following are true:
  - The child is currently enrolled under your plans.
  - The child is incapacitated due to a developmental or physical disability.
  - The child is dependent on you for more than 50% of their support and maintenance.

# Medical Plans

King County offers the following three medical plans to help you maintain your well-being through preventive care, access to an extensive network of providers, and affordable prescription medication.

- SmartCare Connect administered by Kaiser Permanente
- KingCare Select administered by Regence BlueShield
- KingCare<sup>SM</sup> administered by Regence BlueShield

Select a plan that will best serve you and your family, based on your medical and financial needs. Keep in mind, the option you choose will be in place for you and all covered family members for the remainder of the year, unless you have a Qualifying Life Event or become eligible for a different benefit plan as the result of a new work assignment/Pick.

## Compare plans

The Medical Plan Comparison Chart at the end of this section summarizes the features and covered expenses of your three medical plan options. Go to [kingcounty.gov/open-enrollment](https://kingcounty.gov/open-enrollment) for provider search tools and other medical plan information. For complete plan details, refer to the Plan Booklet or Summary of Benefits and Coverage for each plan, at [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details).

## Part-time Partial Pay employees: Monthly costs for medical

King County subsidizes a significant portion of the medical premiums for employees only. Use the enrollment form to designate whether you want to pay any premiums for medical, dental, and vision on a pre- or post-tax basis. If covering a state-registered domestic partner, your only option is post-tax.

Medical Plan	Employee only	Employee + spouse/ dom. partner	Employee + child	Empl + spouse/dom. part + child
SmartCare Connect (Kaiser)	2020 \$116.93	2020 \$701.59	2020 \$584.66	2020 \$1,169.32
KingCare Select (Regence)	2020 \$360.28	2020 \$1,188.29	2020 \$1,022.69	2020 \$1,850.70
KingCare (Regence)	2020 \$416.91	2020 \$1,301.55	2020 \$1,124.62	2020 \$2,009.26

## Waiving medical coverage

Full-time and Part-time Full Benefits employees: You may waive medical coverage and receive an additional \$65 in monthly pay, taxed as ordinary income. To waive medical coverage, you must have coverage through another employer's medical plan and submit a copy of the other medical plan's ID card with your enrollment form. When you waive medical coverage, it doesn't affect other health coverage—you and your covered family members continue to receive King County-paid dental and vision benefits. If you experience a Qualifying Life Event, you can opt back in by submitting the appropriate forms found on the Benefits website within 30 days of the event. Note: This does not apply to Part-time Partial Benefits employees.



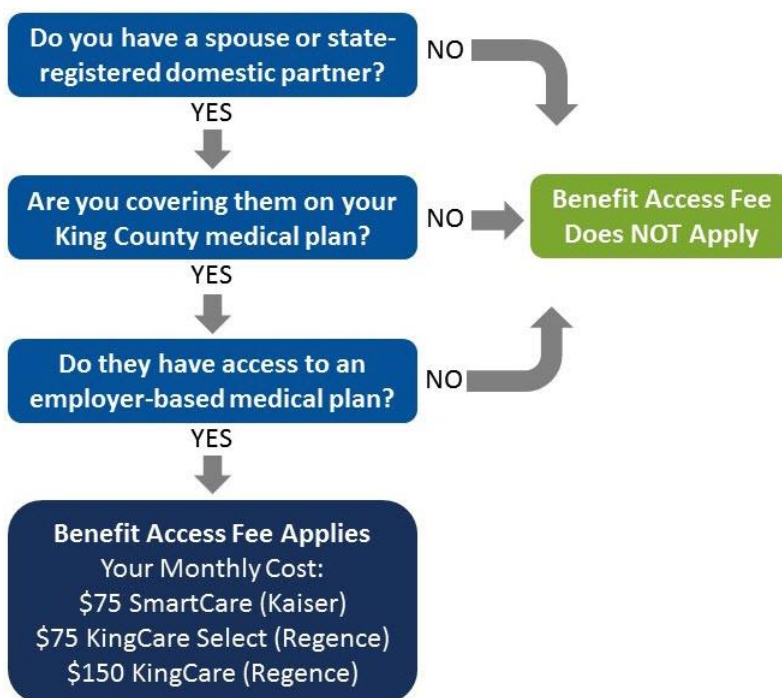
## Benefit Access Fees

Full-time and Part-time Full Benefits employees: When you cover a spouse/state-registered domestic partner who has access to medical coverage through an employer, you will pay a monthly Benefit Access Fee for your spouse/state-registered domestic partner's coverage. Please choose the appropriate option on the attached enrollment form.

A Benefit Access Fee is automatically applied each year for employees who cover a spouse/state-registered domestic partner on a King County medical plan.

Benefit Access Fees: Transit ATU 587 Employees	
Medical Plan	Benefit Access Fee
SmartCare Connect (Kaiser)	\$75/month
KingCare Select (Regence)	\$75/month
KingCare (Regence)	\$150/month

If you qualify for an exemption to the Benefit Access Fee, you must state this on the enrollment form and **each year** during Open Enrollment. If you later qualify for an exemption, you may discontinue the Benefit Access Fee, however, any fees already deducted will not be reimbursed.



## Prescription drug coverage

All medical plans include a prescription drug benefit. Prescription drug benefits under the KingCare and KingCare Select plans are administered by CVS Caremark, Inc. Kaiser Permanente manages the SmartCare Connect prescription drug benefits.

## Common medical insurance terms

**Premium:** The amount you pay for insurance. In most cases, King County pays all or a portion of the premium.

**Copayment (copay):** The fixed amount you pay for health care services or prescription drugs.

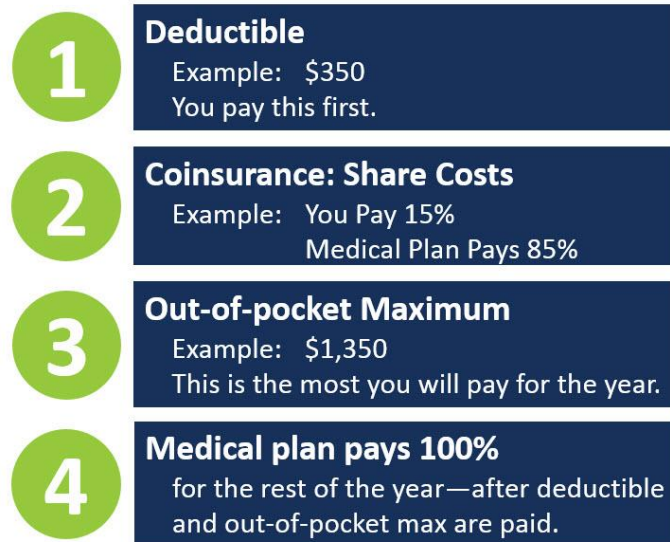
**Deductible:** The amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

**Coinsurance:** The amount you pay, as a percentage of the cost of your allowed services, after you reach the deductible until you reach the plan's out-of-pocket maximum.

**Allowable amount:** The dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

**Out-of-pocket maximum:** The most you pay per plan year for health care expenses, including prescription drugs. Once this limit is met, the plan pays 100% for the remainder of the plan year.

## Annual medical costs example



## ID cards

If you choose KingCare or KingCare Select, you receive a medical ID card from Regence BlueShield and a prescription ID card from CVS Caremark. With SmartCare Connect, you receive one ID card for both medical and prescription services from Kaiser Permanente.

# 2020 Medical Plan Quick Comparison: Transit ATU 587 Employees

Plan Feature (In-network)	SmartCare (Kaiser)	KingCare Select (Regence & CVS)	KingCare (Regence & CVS)
Provider Choice	A primary care provider coordinates care through the plan network. You may self-refer to many Kaiser specialists. No coverage for out-of-network care unless approved/referred.	A primary care doctor helps you coordinate your care within your network. Referrals are not required. You save the most by staying in-network, but you can go out-of-network for a higher cost.	You may choose any qualified provider, but your out-of-pocket costs are lowest when you use network providers.
Out-of-area coverage	See next page.	See next page.	See next page.
Benefit Access Fee <sup>1</sup>	\$75 per month	\$75 per month	\$150 per month
Deductible <sup>2</sup>	Single \$0 Family \$0	Single \$250 Family \$750	Single \$350 Family \$1,050
Out-of-Pocket Limit <sup>3</sup>	Single \$1,000 Family \$2,000	Single \$1,250 Family \$2,750	Single \$1,350 Family \$3,050
Prescription Out-of-Pocket Limit	Single & Family \$0 Copays apply to out of pocket maximum	Single \$1,500 Family \$3,000	Single \$1,500 Family \$3,000
<b>Your cost—after deductible—using in-network providers<sup>4</sup></b>			
Emergency Room	\$100 copay	10% after \$200 copay	15% after \$175 copay
Hospital–Inpatient	\$200 copay	10%	15%
Labs, X-ray, Tests	0%	10%	15%
Mental Health	Outpatient: \$20 copay Inpatient: \$200 copay	Outpatient therapy services: \$20 copay Outpt non-therapy services & inpt services: 10%	15%
Office Visits	\$20 copay	\$25 (no deductible)	15%
Prescription Drugs (retail 30-day supply)	Generic: \$10 copay Preferred brand: \$20 copay Non-preferred brand: \$30 copay	Generic: \$5 copay Preferred brand: \$25 copay Non-preferred brand: \$75 copay	Generic: \$8 copay Preferred brand: \$33 copay Non-preferred brand: \$67 copay
Urgent Care	\$20 copay	10%	15%

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**DISCLAIMER:** This chart should be used as a general guide only. For specific plan details, refer to the governing documents at [KingCounty.gov/Plan-Details](https://kingcounty.gov/Plan-Details).

1. Benefit Access Fee: The cost to add a spouse/state-registered domestic partner who has access to medical coverage through an employer.
2. Deductible: The amount you pay per year before the plan begins to pay.
3. Out-of-pocket limit: The most you could pay per year for your share of the costs of covered services, including the deductible, copays, and coinsurance.
4. All services must be medically necessary. See plan guide for details, limits, restrictions, and preauthorization requirements.

Benefits, Payroll & Retirement Operations 206-684-1556 [KC.Benefits@KingCounty.gov](mailto:KC.Benefits@KingCounty.gov)



**King County**



# 2020 Out-of-Network Coverage: Transit ATU 587 Employees

Plan Feature (Out-of-network)	SmartCare (Kaiser)	KingCare Select (Regence & CVS)	KingCare (Regence & CVS)
Out-of-Area Coverage	Covered care is available at out-of-area Kaiser Permanente facilities—call Member Services to set up access. No coverage for out-of-network care unless approved/referred. If outside the Kaiser area, urgent and emergency care is covered at any provider.	When seeking care outside your network, covered services are reimbursed at the out-of-network benefit level, which is significantly lower. Emergency care is covered the same anywhere.	Same coverage as when home, through Regence and CVS Caremark® national provider networks. Your out-of-pocket costs are lowest when you use network providers. Emergency care is covered the same anywhere.
Deductible <sup>1</sup>	Single \$0 Family \$0	Single \$500 Family \$1,500	Single \$350 Family \$1050
Out-of-Pocket Limit <sup>2</sup>	Single \$1,000 Family \$2,000	Single \$2,500 Family \$5,500	Single \$2,350 Family \$5,050
Emergency Room	\$100 copay	10% after \$200 copay	15% after \$175 copay
What you pay for most covered services <sup>3</sup>	100% (Plan pays 0%)	40% after deductible & copays, until you reach the out-of-pocket limit. (Plan pays 60%.)	35% after deductible & copays, until you reach the out-of-pocket limit. (Plan pays 65%.)

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**DISCLAIMER:** This chart should be used as a general guide only. For specific plan details, refer to the governing documents at [KingCounty.gov/Plan-Details](http://KingCounty.gov/Plan-Details).

1. Deductible: The amount you pay per year before the plan begins to pay.
2. Out-of-pocket limit: The most you could pay per year for your share of the costs of covered services, including the deductible, copays, and coinsurance.
3. All services must be medically necessary. See plan guide for details, limits, restrictions, and preauthorization requirements.

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**King County**

# Dental

Taking care of your oral health is an investment in your overall health. Regular dental visits helps keep your smile in top shape and allows your dentist to watch for developments that may point to other health issues, including whether or not you may be at risk for chronic disease.

King County provides dental benefits to Full-time full benefits and Part-time Full Benefits Transit ATU 587 employees and eligible family members. You can also enroll adult children, ages 23 to 26, and pay a monthly premium (see enrollment form). If enrolled in medical, Part-time Partial Pay employees can elect dental and pay the premiums.

The dental plan is provided by Delta Dental of Washington and encourages regular preventive care, helps you maintain healthy teeth and gums, and helps you pay for a broad range of other dental services. Most dentists in Washington participate in a Delta Dental network and the chart below shows what you will pay when you see a network dentist.

Your dental plan covers diagnostic and preventive services at 100%. An incentive program applies to restorative services and crowns—as long as you see a dentist at least once per year for a covered service, your benefit level increases each year until you reach the highest incentive level.

Delta Dental Plan Feature (In Network)	Member Pays
Annual Deductible	\$25/person; \$75/family
Annual Maximum Benefit	\$2,500 per person
Diagnostic & Preventive Services (exams, cleanings, fluoride, x-rays, sealants)	0%
Restorative Services (fillings, endodontics, periodontics, oral surgery)	0 – 30%
Major Services (dentures, partials, bridges, implants, onlays)	30%
Crowns	15 –30%
Orthodontia (lifetime max \$2,500/person)	50%
TMJ (lifetime max \$500/person)	50%

Delta Dental does not use ID cards. For detailed plan information, go to [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details).

## Part-time Partial Pay employees: Monthly costs for dental

Dental Plan Rates: Part-time Partial Pay Employees				
Dental Plan	Employee only	Employee + spouse/partner	Employee + child	Empl + spouse/ dom.partner + child
Delta Dental	2020 \$34.66	2020 \$103.98	2020 \$90.12	2020 \$159.44

# Vision

Eye health is an indicator of overall health. Regular eye exams can detect diseases such as glaucoma, diabetes, and blindness. King County offers a comprehensive vision benefit provided by Vision Service Plan (VSP) that makes it easy for you to get the eye care you need.

King County provides vision benefits to Full-time Full Benefits and Part-time Full Benefits Transit ATU 587 employees and eligible family members. You can also enroll adult children, ages 23 to 26, and pay a monthly premium (see enrollment form). Part-time Partial Pay employees can elect vision and self-pay the premiums and do not need to be enrolled in medical coverage.

You may use any eye care provider you want, but if you see a VSP provider, your out-of-pocket expenses are generally lower and the provider automatically files your claim. Kaiser Permanente provides routine vision exams under its medical plan, but none of the other vision benefits, such as frames, lenses, and contacts.

VSP Plan Feature (In Network)	Member Pays
Eye Exam (every 12 months)	\$10 copay
Lenses: Single, Bifocal, Trifocal (every 12 months)	\$0
Frames (every 24 months)	\$200 allowance + 20% off balance
Contact Lenses (every 12 months in lieu of glasses)	\$200 allowance
Contact Lens Exam (fitting and evaluation)	Up to \$60 copay

For detailed plan information, go to [kingcounty.gov/plan-details](https://kingcounty.gov/plan-details).

## Part-time Partial Pay employees: Monthly costs for vision

Vision Plan Rates: Part-time Partial Pay Employees				
Vision Plan	Employee only	Employee + spouse/partner	Employee + child	Empl + spouse/ dom.partner + child
VSP	2020 \$5.96	2020 \$17.88	2020 \$15.50	2020 \$27.42

# Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside money directly from your paycheck before taxes are taken out to pay for eligible expenses and lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and dependent day care expenses.

Health Care and Dependent Day Care FSAs are separate. The money you allocate for one cannot be used for the other, and you cannot transfer money between accounts.

You can only elect an FSA when first eligible, unless you experience a Qualifying Life Event, or a status change resulting from a Pick. You must enroll in a new FSA each year during Open Enrollment.

King County FSAs are administered by Navia Benefit Solutions: 425-452-3500 or [naviabenefits.com](https://naviabenefits.com).

## FSA example:

	Without FSA	With FSA
Annual Income	\$40,000	\$40,000
Unreimbursed Expenses	(\$2,000)	\$--
Annual FSA Contribution	\$--	(\$2,000)
Taxable Salary	\$40,000	\$38,000
Tax Deduction (est. 18%)	(\$7,200)	(\$6,840)
Net Take-home Pay	\$30,800	\$31,160
<b>ANNUAL SAVINGS</b>	<b>\$0</b>	<b>\$360</b>

## Health Care FSA

- Estimate your out-of-pocket expenses for the upcoming plan year. The amount you elect will be deducted evenly out of each paycheck on a pre-tax basis and put into your Health Care FSA. You have access to your full election amount right away.
- The Health Care FSA is subject to the “Use-It or Lose-It” rule. If you do not use all of your annual election within the plan year, the remaining funds are not refundable to you. The carryover feature allows you to roll over up to \$500 into the next plan year.
- Check out Navia’s [eligible expense list](#) to help estimate your out-of-pocket expenses.
- Contribute between \$300 and \$2,700 per year.
- Use those pre-tax dollars to pay for eligible medical, dental, and vision expenses, such as copays, coinsurance, deductibles, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, eyeglasses, and contact lenses for you and your eligible family members.

- After you enroll, you receive a health care debit card from Navia that is preloaded with your election amount. You can use your card to pay for eligible health care expenses. You can also use Navia's online claim submission tool, the cell phone app, or a paper claim form to get reimbursed.

## Dependent Care FSA

- Estimate your out-of-pocket expenses for the plan year. The amount you elect will be deducted evenly out of each paycheck on a pre-tax basis and put into your Dependent Care FSA.
- Check out Navia's [eligible expense list](#) to help estimate your out-of-pocket expenses.
- Contribute between \$300 and \$5,000 per family per year (\$2,500 if you are married and filing taxes separately).
- Use those pre-tax dollars to pay for eligible dependent care expenses for your child under age 13, your disabled spouse, or your dependent parent while you and your spouse work. This includes things such as before and after school care, day care, preschool, day camps, and elder care. You can be reimbursed only up to the amount in your account at the time you request reimbursement.
- The Dependent Care FSA does not offer a carryover feature.
- For reimbursement, use Navia's online claim submission tool, the cell phone app, or a paper claim form.

## Enroll in an FSA

You can enroll in an FSA using the Benefit Enrollment Form included in this guide. For more information about Flexible Spending Accounts, go to [kingcounty.gov/fsa](http://kingcounty.gov/fsa).



# Life and Disability

Life and disability insurance are very important to those who depend on you for financial security. Survivor benefits provide financial assistance in your absence.

King County provides employees with basic life, basic accidental death and dismemberment (AD&D), and basic long-term disability (LTD) insurance. These benefits are paid for by King County and enrollment is automatic. You may also opt to purchase additional life, AD&D, and LTD coverage. A welcome kit, including beneficiary information, is mailed to new enrollees by the insurance provider.

## Basic life insurance

King County provides financial protection to your beneficiaries in the event of your death with group term-life insurance. If you die for any reason, your beneficiaries receive:

- Full-time full benefits employees: A lump sum equal to your base annual salary, rounded to the next highest \$1,000, up to a maximum of \$200,000.
- Part-time Full and Part-Time Partial Benefits employees: \$25,000.

## Supplemental life insurance

If you'd like additional protection, you can purchase supplemental life insurance for yourself and your family. Premiums are paid through post-tax payroll deductions. You must purchase supplemental life insurance for yourself in order to purchase supplemental life insurance for your eligible spouse/domestic partner and child(ren).

You can purchase supplemental life insurance only when you first become eligible for coverage, unless you have a Qualifying Life Event, and there are very limited opportunities to increase it later. You can decline, discontinue, or reduce supplemental life insurance at any time. Evidence of insurability is not required for employee or child coverage. When spouse/state-registered domestic partner coverage exceeds \$100,000, evidence of insurability is required.

### Supplemental life for you

You may purchase the following coverage. If you die, your beneficiaries receive the supplemental amount in addition to your King County-paid basic life benefit.

- Full-time Full Benefits employees: Coverage equal to 1, 2, 3, or 4 times your base annual salary, rounded to the next higher \$1,000.
- Part-time Full and Part-time Partial Benefits employees: Coverage in increments of \$25,000 up to a maximum of \$100,000.

### Supplemental life for your eligible family members

If you elect supplemental life insurance for yourself, you may purchase the following supplemental life insurance for your eligible family members. If you and your spouse/state-registered domestic partner

both work for King County, you may not cover each other, and only one of you may cover your eligible children. You are the beneficiary if your family member dies.

Spouse/state-registered domestic partner: 50% of your supplemental amount, up to:

- Full-time and Part-time Full Benefits employees: \$200,000 maximum
- Part-time Partial Benefits employees: \$100,000 maximum

Children: \$10,000 per child, from birth to 26 years of age

### Monthly costs for supplemental life insurance coverage

Supplemental Life Calculator: Transit ATU 587 Full Employees	
<u>Employee Coverage</u> (capped at \$400,000):	
Base Annual Salary (BAS) Multiply by (1x, 2x, 3x, 4x) → Round up to the next \$1,000 = \$ _____	
<u>Employee Cost:</u>	
Employee Coverage → <u>Divide</u> by \$1,000 → <u>Multiply</u> by Employee Age Rate _____ =	\$ _____
<u>Spouse/Domestic Partner Cost</u> (Use spouse rate, but employee age bracket):	
Employee Coverage <u>Multiply</u> by .5 → <u>Divide</u> by \$1,000 → <u>Multiply</u> by Spouse Age Rate _____ =	+ \$ _____
<u>Child Cost:</u>	
\$ .90 per month to cover all children at \$10,000 of coverage =	+ \$ _____
<b>Monthly Cost</b>	\$ _____

Supplemental Life Rates: Transit ATU 587 Full-time Full Benefits Employees											
	Under age 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
<b>Employee</b>	\$ .025	\$ .030	\$ .041	\$ .041	\$ .052	\$ .083	\$ .143	\$ .254	\$ .339	\$ .579	\$ .941
<b>Spouse/ Dom.Partner</b>	\$ .044	\$ .053	\$ .070	\$ .079	\$ .088	\$ .132	\$ .202	\$ .378	\$ .581	\$ 1.118	\$ 1.813

Supplemental Life Rates: Transit ATU 587 Part-time Full Benefits and Part-time Partial Benefits Employees											
	Under age 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
<b>Employee Cost Per \$25,000 of coverage</b>	\$0.625	\$0.750	\$1.025	\$1.025	\$1.300	\$2.075	\$3.575	\$6.350	\$8.475	\$14.475	\$23.525
<b>Spouse/Dom. Partner Cost Per \$25,000 of coverage</b>	\$1.100	\$1.325	\$1.750	\$1.975	\$2.200	\$3.300	\$5.050	\$9.450	\$14.525	\$27.950	\$45.325
<b>All Children Cost For 10% of employee coverage</b>	\$0.901										

## Basic AD&D insurance

If you die or suffer a specified dismemberment, paralysis, or other loss within one year of a covered accident, accidental death and dismemberment (AD&D) insurance offers financial protection. For dismemberment, paralysis, and other covered losses, beneficiaries receive an amount determined by the type of loss. King County provides basic AD&D insurance. If you die in a covered accident, your beneficiaries receive:

- Full-time full benefits employees: A lump sum equal to your base annual salary, rounded to the next highest \$1,000, up to a maximum of \$200,000.
- Part-time Full and Part-time Partial Benefits employees: \$25,000

## Supplemental AD&D insurance

If you'd like additional protection, you can purchase supplemental accidental death and dismemberment (AD&D) insurance for yourself and your family.

You may decline supplemental AD&D insurance now, or discontinue or reduce it anytime. You can add or increase it only when first eligible, during Open Enrollment, or if you experience a Qualifying Life Event. Evidence of insurability is not required.

### Supplemental AD&D for you

You may purchase supplemental AD&D insurance for yourself in \$50,000 increments up to \$500,000.

If you die in a covered accident, your beneficiaries receive the supplemental amount in addition to the King County-paid basic AD&D benefit. For dismemberment, paralysis, and other covered losses, you receive an amount determined by the type of loss in addition to the basic AD&D benefit.

### Supplemental AD&D for your eligible family members

If you elect supplemental AD&D insurance for yourself, you may purchase supplemental AD&D for your eligible family members. If you and your spouse/state-registered domestic partner both work for King County, you may not cover each other, and only one of you may cover your eligible children. You are the beneficiary if the family member dies, is dismembered or paralyzed, or suffers other specified losses in a covered accident. You may purchase the following coverage:

- Spouse/state-registered domestic partner: 50% or 100% of your supplemental amount
- Children: 10% of your supplemental amount

## Monthly costs for supplemental AD&D insurance coverage

Supplemental AD&D Rates: All Transit ATU 587 Employee Benefit Groups				
Amount of Coverage	Employee	Spouse/Partner 50% of employee coverage	Spouse/Partner 100% of employee coverage	All Children 10% of employee coverage
\$50,000	\$0.85	\$0.43	\$0.85	\$0.25
\$100,000	\$1.70	\$0.85	\$1.70	\$0.50
\$150,000	\$2.55	\$1.28	\$2.55	\$0.75
\$200,000	\$3.40	\$1.70	\$3.40	\$1.00
\$250,000	\$4.25	\$2.13	\$4.25	\$1.25
\$300,000	\$5.10	\$2.55	\$5.10	\$1.50
\$350,000	\$5.95	\$2.98	\$5.95	\$1.75
\$400,000	\$6.80	\$3.40	\$6.80	\$2.00
\$450,000	\$7.65	\$3.83	\$7.65	\$2.25
\$500,000	\$8.50	\$4.25	\$8.50	\$2.50

## Basic long-term disability insurance

Long-term disability (LTD) insurance provides income protection by replacing a percentage of your pay if you become disabled. If an injury or illness prevents you from performing the material duties of your occupation for more than 180 days and you suffer an earning loss of at least 20%, LTD combines with other disability income to replace 60% of your pre-disability earnings, up to a maximum of \$6,000 per month.

## Supplemental long-term disability insurance

If you'd like additional protection, you can purchase supplemental LTD insurance for yourself to increase the maximum benefit to \$7,200 per month and reduce the waiting period to 90 days. You may decline or discontinue supplemental LTD coverage anytime. You can only add this coverage at the following times:

- Full-time Full Benefits employees: When you are first eligible.
- Part-time Full Benefits employees: When you become a Full-time Full Benefits employee.
- Part-time Partial Benefits employees: When you become eligible for a full benefits plan.

## Monthly costs for supplemental long-term disability (LTD) insurance coverage

Supplemental LTD Calculator: Transit Full-time Full Benefits Employees
Base Annual Salary / 100 x 0.327 = Annual Cost (divide by 12 for monthly cost)

Supplemental LTD Calculator: Transit Part-time Full Benefits and Part-time Partial Benefits Employees
\$6.81 per month

# Retirement

For Full-time Full Benefits and Part-time Full Benefits employees, King County offers eligible employees several opportunities to save for the future, including a pension through the Washington State Department of Retirement Systems, and employee-funded tax-advantaged savings plans.

## Washington State Department of Retirement System plan

Most employees with full benefits are eligible to participate in a Public Employees' Retirement System (PERS) plan, offered through the Washington State Department of Retirement Systems (DRS).

When you become eligible to enroll in the retirement plan, the Benefits office will provide an enrollment packet. Use the form included with the packet to select PERS Plan 2 or PERS Plan 3 within 90 days from the date of your eligibility, or be defaulted to Plan 3.

### PERS Plan 2

- Offers a guaranteed lifetime pension benefit after 60 months of service.
- Pension is calculated using service credits and the average final compensation of your highest paid 60 months:

Calculation:  $2\% \times \text{Service Credit Years} \times \text{Average Final Compensation}$

- Service credits are earned each month as long as you work 90+ hours in a calendar month.
- Your contribution amount is currently 7.90%, and this amount fluctuates.
- The King County contribution amount is currently 12.86%, and this amount fluctuates.

### PERS Plan 3

- Offers a guaranteed lifetime pension benefit after 60 months of service or 120 months of service credit, depending on when the credits were earned.
- PERS Plan 3 is a two-part plan:
  - Part one: Pension is calculated using service credits and the average final compensation of your highest paid 60 months:  
Calculation:  $1\% \times \text{Service Credit Years} \times \text{Average Final Compensation (half of PERS 2)}$
  - Part two: You choose your contribution rate, from 5–15%, and how that contribution is invested.
- If eligible, you can receive a defined-benefit pension (part one) and also funds based on the performance of your investments over time (part two).

If you were ever enrolled in a PERS plan through DRS prior to your employment with King County, you will usually continue making contributions to that same plan, unless you are returning as a retiree. For more information, go to [drs.wa.gov](https://drs.wa.gov).

# Deferred Compensation Plan

The King County 457(b) Deferred Compensation Plan is a voluntary supplemental retirement savings program that offers all benefits-eligible employees a convenient way to build your savings for the future while enjoying tax breaks.

The plan allows you to contribute a portion of your pay, up to IRS limits, to a variety of investment options from T. Rowe Price, the plan administrator. You can contribute either:

- **Before taxes are deducted:** Reduces your taxable pay now, providing an immediate tax advantage. You pay taxes upon withdrawal, ideally at retirement when your tax liability is less.
- **After taxes are deducted (Roth):** You pay taxes now, allowing you to withdraw your contributions and any earnings tax-free when you retire.

When you retire from King County, you may withdraw your money in a lump sum, installment payments, or as an annuity payment. If you leave King County employment, you can leave your money in the plan or withdraw all or a portion of it.

Benefits-eligible employees can enroll any time. It may take up to 60 days after enrollment to process the first payroll deduction.

To learn more, attend an education session:

[kingcounty.gov/~media/employees/benefits/documents/deferred-comp/deferred-comp-education](http://kingcounty.gov/~media/employees/benefits/documents/deferred-comp/deferred-comp-education)

For plan details, tools, and resources, contact:

T. Rowe Price  
888-457-5770 (711 TTY)  
[rps.troweprice.com/kingcounty](http://rps.troweprice.com/kingcounty)

# Additional Benefits

## Health

### Wellness program: *Balanced You*

Balanced You is an employee health and well-being program designed to meet the whole-health needs of King County's diverse workforce. Inspired by employees, Balanced You will equip you to live healthy and safe, know and use your benefits, and find balance in life and work. King County cares about your health, well-being, and safety. It's part of our commitment to Investing in YOU. For more information, go to [KingCounty.gov/BalancedYou](https://kingcounty.gov/BalancedYou), email: [BalancedYou@kingcounty.gov](mailto:BalancedYou@kingcounty.gov), or call 206-263-9626.

### Activity centers

King County maintains activity centers in several work sites for employees to use free of charge on their own time. These spaces are for moderate-level physical activity, and many include cardio machines, strength training equipment, mats, bike storage, and showers. For information about each activity center, its location, equipment and amenities, go to [kingcounty.gov/audience/employees/balanced-you/healthy-safe/activity-centers.aspx](https://kingcounty.gov/audience/employees/balanced-you/healthy-safe/activity-centers.aspx). For other questions, contact [Activity.Center@kingcounty.gov](mailto:Activity.Center@kingcounty.gov).

## Community

### Employee Giving Program

Through the County's Employee Giving Program, employees may give to nonprofit organizations through payroll deduction. You can pledge online during the Annual Giving Drive in the fall, or you can contact the program any time for a paper pledge form.

For more information, go to [kingcounty.gov/giving](https://kingcounty.gov/giving) or call 206-263-9405.

## Transportation

### ORCA card

If you're eligible for benefits, you receive an ORCA card combined with your photo ID that pays your fare on the following transportation services:

- Metro Transit, Community Transit, Everett Transit, Kitsap Transit, Pierce Transit, and Sound Transit Express bus service
- Link light rail, Sounder commuter rail, Seattle Streetcar, and Seattle Center Monorail
- King County Water Taxi, Kitsap Transit Fast Ferry, and Kitsap Transit Foot Ferry

### Employee Transportation Program

The Employee Transportation Program provides the following transportation benefits:

- Home Free Guarantee: If you walk, bike or take the bus, rail, streetcar, or carpool to work and you need to get home because of an unexpected emergency, King County provides a free way for you to get home. Please see your base chief for more information.
- Up to \$65/month fare subsidy on vanpools operated by Metro Transit, Community Transit, Kitsap Transit and Pierce Transit
- \$20/month incentives (REI or Union 76 gift cards) for carpooling, biking or walking to work if you work outside downtown Seattle
- Passes for passenger fare on auto ferries, purchased through pre-tax payroll deduction.

For commute assistance or more information, go to [kingcounty.gov/ETP](http://kingcounty.gov/ETP) or contact Employee Transportation at 206-477-5800 or [ETP@kingcounty.gov](mailto:ETP@kingcounty.gov).

## Credit unions

Credit unions are nonprofit financial cooperatives that provide cost advantages, such as lower loan rates, over traditional banks. As a King County employee, you and members of your family are eligible for membership in the credit unions listed below. Employees may request their paychecks to be automatically deposited in a credit union account.

Harborstone Credit Union:	800-523-3641	<a href="http://harborstone.com">harborstone.com</a>
Qualstar Credit Union:	800-848-0018	<a href="http://qualstarcu.com">qualstarcu.com</a>

## Employee discounts

Many businesses and organizations offer discounts to King County employees, including those for entertainment, food, travel, gym memberships, higher education, home, garden, automotive, insurance, and electronics. For additional information, go to [kingcounty.gov/audience/employees/pay-benefits/employee-discounts/available-discounts.aspx](http://kingcounty.gov/audience/employees/pay-benefits/employee-discounts/available-discounts.aspx).

## Work and family

### Employee Assistance Program

All King County employees can access the Employee Assistance Program (EAP), which offers free and confidential assistance in resolving workplace concerns. Through consultation and one-on-one counseling, the EAP can help you with:

- Stress due to work issues
- Conflicts with coworkers or supervisors
- Coaching and consulting
- Other work-related issues.

For more information, call 206-477-0632 or 206-477-0631, Monday–Friday, 8 a.m.–5 p.m., or go to [kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx](http://kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx).



## Making Life Easier program

The Making Life Easier program offers free and confidential personal counseling services to benefit-eligible employees 24 hours a day, seven days a week. These services are also available to your dependent family members (whether at home or away) and anyone living in your household:

- Up to eight personal counseling sessions with a professional counselor for issues ranging from family relationships to substance abuse
- Legal consultation
- Financial consultation
- Consultation and referrals for child, adult, and elder care

For more information, call 888-874-7290, 24 hours a day, seven days a week, or go to [kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx](http://kingcounty.gov/audience/employees/safety-claims/MLE-EAP/EAP.aspx).

## King County Home Ownership Program

The King County Home Ownership Program, administered by HomeStreet Bank, is designed to meet the individual needs of county employees. If you are a first time home buyer, a seasoned buyer/seller or anyone in between, you can benefit from using this cost-saving program:

- Free home-buying classes and Individual consultation
- Flexible loan qualifying standards and expedited loan processing
- Reduced loan fees (including no-fee loan approval and reduced closing costs)
- Extended hours of service

For more information, call 888-425-6990 or visit [homestreet.com/kingco](http://homestreet.com/kingco).

## Training and career development

### Professional training

For learning and development opportunities, go to [kingcounty.gov/audience/employees/learning-development](http://kingcounty.gov/audience/employees/learning-development). In addition, talk to your supervisor about training offered within your department.

### Safety training

Safety and Claims offers safety training including first aid, CPR, and defensive driving. For more information, call 206-296-7340 or go to [kingcounty.gov/audience/employees/safety-claims/safety-at-work/safety-training-classes.aspx](http://kingcounty.gov/audience/employees/safety-claims/safety-at-work/safety-training-classes.aspx).

### Employment opportunities

With more than 14,000 employees, King County offers a variety of employment opportunities. Most job positions are open to the general public, but some are exclusive and open only to current employees. Visit [kingcounty.gov/audience/employees/careers](http://kingcounty.gov/audience/employees/careers) for more information.

# Legal Notices

If you participate or enroll in King County benefits, you are entitled to several documents and legal notices, summarized below. For complete notices, go to [kingcounty.gov/required-benefits-notice](http://kingcounty.gov/required-benefits-notice).

Notice	Description
Health Insurance Marketplace Options	Provides information about the Health Insurance Marketplace to help you evaluate options for you and your family.
Summary of Benefits and Coverage and Uniform Glossary	Refers to the short summary of each plan's benefits and coverage, and glossary provided at <a href="http://kingcounty.gov/plan-details">kingcounty.gov/plan-details</a> .
Patient Protection Disclosure	Discloses your right to designate a primary care provider, or pediatrician for a child, and obtain obstetrical or gynecological care without prior authorization or referral.
Notice of Grandfathered Status	Discloses which plans are considered "grandfathered" under the Affordable Care Act.
Children's Health Insurance Program	Provides information about possible premium assistance under Medicaid or the Children's Health Insurance Program.
Your Prescription Drug Coverage and Medicare	Describes Medicare's prescription drug plan options and whether King County's prescription drug coverage is creditable.
Continuation of Coverage under COBRA	Explains your right to purchase a temporary extension of group health coverage when coverage is lost due to a qualifying event.
HIPAA Privacy Notice	Describes how medical information about you may be used and disclosed and how you can access this information.
Summary Plan Description	A Summary Plan Description (benefits Booklet or Plan Document) describing important benefit features, rights, and obligations is provided for each plan at <a href="http://kingcounty.gov/plan-details">kingcounty.gov/plan-details</a> .
Women's Health and Cancer Rights Act	Summary of mandated benefits for mastectomy-related treatment and services, and how to obtain benefit details.
Newborns' Act Disclosure	Describes important protections for mothers and newborn children regarding the length of the hospital stay following childbirth.
HIPAA Special Enrollment Notice	Describes your rights to enroll mid-year in a group health plan if you lose other coverage or experience certain life events and make the request within 30 days.
FMLA Notice	Summarizes your rights under the Family and Medical Leave Act, including leave entitlements, benefits and protections, eligibility, requesting leave, and employer responsibilities.

# Contacts & Resources

## Benefits Eligibility, Enrollment & Questions

Benefits, Payroll and Retirement Operations      206-684-1556      Web: [kingcounty.gov/benefits](http://kingcounty.gov/benefits)  
E-mail: [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov)      Fax: 206-296-7700  
Chinook Building CNK-ES-0230, 401 Fifth Ave., Seattle WA 98104

## Deferred Compensation Plan

King County Deferred Compensation Plan      206-263-9250      E-mail: [kcdeferredcomp@kingcounty.gov](mailto:kcdeferredcomp@kingcounty.gov)  
T. Rowe Price      888-457-5770      Web: [rps.troweprice.com/kingcounty](http://rps.troweprice.com/kingcounty)

## Dental

Delta Dental of Washington      866-229-4102      Web: [deltadentalwa.com](http://deltadentalwa.com)  
E-mail: [cservice@deltadentalwa.com](mailto:cservice@deltadentalwa.com)  
Policy #0037-0001 (FT) and #0152-30030 (PT)\*

## Flexible Spending Accounts (FSAs)

Navia Benefit Solutions      425-452-3500      Web: [naviabenefits.com/participants](http://naviabenefits.com/participants)  
Email: [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com)

## Life and Disability (AD&D) Insurance

Minnesota Life Insurance Company      866-293-6047      Web: [securian.com](http://securian.com)  
A subsidiary of Securian Financial Group      Policy #33457 (Life) and #34458 (AD&D)

## Long Term Disability Insurance

The Standard      844-239-3567      Web: [standard.com](http://standard.com)  
Policy #752580

## Medical

Kaiser Permanente (SmartCare Connect)      888-901-4636      Web: [kp.org](http://kp.org)  
E-mail: [info@ghc.org](mailto:info@ghc.org)  
Policy #1380700 (FT) and #1149800 (PT)

Regence BlueShield (KingCare and KingCare Select)      800-376-7926      Web: [regence.com](http://regence.com)  
E-mail: [regence.com/secure-email](mailto:regence.com/secure-email)  
Policy #10017241-0004 (FT and PT)

## Prescriptions

Kaiser Permanente (SmartCare Connect)      800-245-7979      Web: [kp.org](http://kp.org)  
Regence BlueShield Plans –CVS Caremark      844-380-8838      Web: [caremark.com/wps/portal](http://caremark.com/wps/portal)  
Policy #0385

## Retirement

Washington State Department of Retirement Systems      800-547-6657      Web: [drs.wa.gov](http://drs.wa.gov)  
E-mail: [recep@drs.wa.gov](mailto:recep@drs.wa.gov)

## Vision

Vision Service Plan      800-877-7195      Web: [vsp.com](http://vsp.com)  
Policy #12-029826-2014 (FT) and #12-029826-2004 (PT)

**\*Note:** FT refers the Transit ATU 587 full benefits plan and PT refers to the partial benefits plan.



# 2020 Benefits Enrollment Form

## TRANSIT ATU 587



King County

Instructions: Complete, sign, date, and return by the deadline on page one of your benefit guide.

Last \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_ Birthdate \_\_\_\_\_

Empl ID (not transit #) \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Benefit Group: ☐ Full-time Full Benefits ☐ Part-time Full Benefits ☐ Part-time Partial Benefits

### 1. Medical Plan

a) **Choose your coverage:** You must elect a medical plan for yourself to cover family members. If waiving coverage, Part-time Full Benefits and Full-time Full Benefits employees receive \$65/month (must provide proof of other coverage).

☐ Decline ☐ Employee only ☐ Employee + spouse/DP ☐ Employee + children ☐ Family

b) **Choose your plan:** 1) Smart Care Connect (Kaiser Permanente) ☐

2) KingCare Select (Regence)—**Choose one network** for all covered family members:

☐ Eastside Health Network ☐ The Everett Clinic  
☐ MultiCare Connected Care™ ☐ UW Medicine

3) KingCare<sup>SM</sup> (Regence) ☐

c) **Benefit Access Fee:** Applies **only** to Part-time Full and Full-time Full Benefits Plan employees. To cover a spouse/state-registered domestic partner (DP) on your medical plan, you pay a monthly fee. If you qualify for an exemption, you must state this below and each year during Open Enrollment. Fees are non-refundable. **Select one option only:**

1) I choose the following monthly Benefit Access Fee to cover my spouse/domestic partner on my medical plan:

☐ SmartCare (Kaiser): \$75/mo ☐ KingCare Select (Regence): \$75/mo ☐ KingCare (Regence) \$150/mo

2) I qualify for the following **exemption** to the Benefit Access Fee:

☐ Declining medical coverage, do not have a spouse/DP, or not covering my spouse/DP.  
☐ My spouse/DP is a King County benefits-eligible employee.  
☐ My spouse/DP does not have access to medical coverage through an employer.

### 2. Dental Plan and Vision Plan

Part-time Partial Benefits Plan employees: You must elect medical coverage to elect dental, but can elect vision without electing medical. Part-time Full Benefits & Full-time Full Benefits Plan employees *automatically* receive dental and vision.

**Dental** ☐ Decline ☐ Employee only ☐ Employee + spouse/DP ☐ Employee + children ☐ Family

**Vision** ☐ Decline ☐ Employee only ☐ Employee + spouse/DP ☐ Employee + children ☐ Family

### 3. Flexible Spending Accounts

Health Care FSA: ☐ Decline ☐ Enroll—Annual election: \$ \_\_\_\_\_ (min: \$300, max: \$2,700)

Dependent Care FSA: ☐ Decline ☐ Enroll—Annual election: \$ \_\_\_\_\_ (min: \$300, max: \$5,000 per household)

### 4. Supplemental Life Insurance

Supplemental Life insurance is in addition to the Basic Life insurance King County provides you.

Full-time Full Benefits Plan employees:

☐ Decline ☐ 1 x Annual Salary ☐ 2 x Annual Salary ☐ 3 x Annual Salary ☐ 4 x Annual Salary

Part-time Full and Part-time Partial Benefits employees:

☐ Decline ☐ \$25,000 ☐ \$50,000 ☐ \$75,000 ☐ \$100,000

Eligible family members (if electing employee coverage):

☐ Decline ☐ Children: \$10,000 each ☐ Spouse/DP: 50% of your elected amount

**Benefits, Payroll & Retirement Operations:** Chinook Building CNK-ES-0230, 401 Fifth Ave., Seattle, WA 98104-2333

Phone 206-684-1556 ♦ Email [kc.benefits@kingcounty.gov](mailto:kc.benefits@kingcounty.gov) ♦ Fax 206.296.7700 ♦ Web [kingcounty.gov/benefits](http://kingcounty.gov/benefits)

## 5. Supplemental AD&D Insurance

Supplemental AD&D insurance is in addition to the Basic AD&D insurance King County provides you.

Employee coverage: ☐ Decline ☐ \$\_\_\_\_\_,000 (select \$50,000–\$500,000 in \$50,000 increments)

Eligible family members (if electing employee coverage). Coverage is a percentage of the employee coverage:

☐ Decline ☐ Children: 10% ☐ Spouse/DP: 50% ☐ Spouse/DP: 100%

## 6. Supplemental Long-term Disability (LTD) Insurance

Employee coverage: ☐ Decline ☐ Enroll

## 7. Enroll Eligible Family Members

a) Spouse, biological/step child, state-registered domestic partner, domestic partner child, adopted child, legal ward

Relation	Full Legal Name	Social Security #	Birthdate	Gender	Office Use Only Verified/Date
					<input type="checkbox"/> _____
					<input type="checkbox"/> _____
					<input type="checkbox"/> _____
					<input type="checkbox"/> _____

b) Is your spouse/state-registered domestic partner a King County employee? ☐ Yes ☐ No

c) **Adult Children:** Part-time Full and Full-time Full Benefits Plan employees may enroll adult children, ages 23 to 26.

Medical is provided at no cost, however, you pay a monthly premium for dental (\$55.46) and vision (\$9.54).

Coverage	Adult Child's Full Legal Name	Social Security #	Birthdate	Gender	Office Use Only Verified/Date
<input type="checkbox"/> Dental <input type="checkbox"/> Vision					<input type="checkbox"/> _____
<input type="checkbox"/> Dental <input type="checkbox"/> Vision					<input type="checkbox"/> _____

d) **Required Documentation:** Attach a copy of the following documents to enroll family members.

- Spouse/domestic partner: Marriage certificate/certificate of state-registered domestic partnership AND proof of shared obligation and responsibility—examples include joint mortgage or residential lease, joint bank account, or liabilities such as credit card, car lease
- Child: Birth certificate, adoption/placement papers, or court documents establishing legal custody

## 8. Part-time Partial Benefits employees only: Premium payments

Deduct associated premiums for medical, dental, and vision on a: ☐ Pre-tax basis ☐ Post-tax basis

## 9. Acknowledgement and Authorization

I have read and understood the employee guide. The information I have provided on this form is accurate and complete. I authorize King County to make any necessary payroll deductions for my elected benefits. I understand that willful falsification of information on this form may lead to disciplinary action, up to and including discharge from employment. I understand the Benefit Access Fee applies automatically each year. If I'm adding a domestic partner or their child(ren), I understand deductions based on the taxable value of their benefits will be deducted from my paycheck retroactive to the coverage start date. I understand it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Office use only	Date received	Processed by	Audited by	Date effective
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